SYNOPSIS(as per clause 5 of the ordinance-45)

1.Title of thesis

“WOMEN EMPOWERMENT--A COMPARATIVE STUDY OF SAHARI MAHILA SAHKARI BANK IN BHILAI AND RAIPUR.”

2.Introduction

Sahari mahila sahkari bank

Cooperative credit societies established in urban areas and are managed by women are referred as sahari mahila sahkari banks. These banks are confined to the municipal area of the town.This bank are regulated by reserve bank of india for and by women. This banks usually meet the needs of specific types of groups at members pertaining to certain trade, profession. Sahari mahila sahkari bank are also called primary cooperative banks (PCBs) by the reserve bank of India.These bank provides wide range of services including saving, credit,,insurance,,pension,non-financial services in an integral part.The management of these banks are vested in the hands of women and all the shareholders of these bank are women..Mahila sahkari banks primarily are perceived as micro-finance institutions to serve the poor and marginalized sections especially women..micro-finance opens enormous business opportunities for these banks to stay profitable and play an important role in financial inclusion and women empowerment.financial inclusion of women(both urban and rural) is highly necessary for overall development of a nation.

Empowerment of women is essentially the process of upliftment of economic, social status of women, the traditionally under privileged ones, in the society. It involves the building up of a society where in women can breath without the fear of oppression exploitation , apprehension, discrimination and the general feeling of persecution which goes with being a women in a traditionally male dominated structure. In general sense, it refers to empowering women to be self dependent by providing them

access to all the freedoms and opportunities, which they were denied in the past only because of their being women.

Women empowerment is one of the builds of concern in the development of not only developing countries but also developed countries. It is an issue of great importance in the context of national development for countries round the globe. It is also important for institutions such as banks which target women and aim at women empowerment to sell their products and service. The very fact that in India 48.45 % population comprises of women, it becomes imperative to financially empower women as to enable them to make meaningful contribution towords the development of the economy .and in achieving this and to financially empower women ,women cooperative bank play significant role.And in a state like Chhattisgarh,where deyelopment is at a fast rate and to attain overall development,more emphasis should be given on women empowerment,and to attain this women empowerment ,women cooperatives bank plays a significiant role.

3.Review of the work already done in the field.

In order to understand the concept of sahari mahila sahkari banks and its role on empowerment of women and also to identify the areas already investigated, some of the important studies already undertaken and related to the objectives of the present study are mentioned.

Amudha Rani (2007) made a study of the role of SHGs in women empowerment. The study has revealed that there has been an Improvement in indices such as financial position, access to savings and credit and skill levels. Women are gaining ground in the household as well as society

Archana Sinha (2004) in her article, “Micro Finance for Women’s Empowerment; A Perspective”, puts forward a debate on micro credit for discerning policy-makers, researchers and development practioners. She says that understanding the viability of

micro finance requires a comprehensive analysis from the right perspective. Micro finance can contribute to solving the problem of inadequate housing and urban services as an integral part of poverty alleviation programmes. The challenge lies in finding the level of flexibility in the credit instrument that could make it match the multiple credit requirements of the low-income borrowers without imposing unbearably high cost of monitoring its end use upon the lenders. According to her a promising solution is to provide multipurpose loans or composite credit for income generation, housing improvement and consumption support.

Chandramani (2005) in his study on self-help groups for empowerment of rural women revealed that women's development is directly related to national development. The effective management and development of interest, skills, and other potentialities are of paramount importance. It could be well ascertained that women's development could be achieved by empowerment which there by enables women to be the agents of social change organizational behaviour is the key to women's empowerment. Women's organizations and groups provide them a platform to discuss helplessness in their own society. Involvement of women is essential in all stages of economic and social activities.

Lalitha and Nagarajan (2002) in their study of the performance of SHGs on women empowerment in three districts of Tamil Nadu, namely, Dindigul, Madurai and Theni have come to the conclusion that women SHGs have laid the seeds for economic and social empowerment of women.

Ramesh and Patil (2000) attempted to analyse the variables influencing the profitability of Urban Cooperative Banks (UCBs) in the state of Goa. For analyzing profitability various variables were used which include: interest rate spread, manpower expenses, other expenses, non interest income and overdue interest, and doubtful debt provision. It was found that interest rate spread and non interest variables have positive influence on the profitability and elements like manpower expenses, other expenses and overdue interest and doubtful debt provision reduces the profits. It was suggested that banks

should exercise a careful watch over the various elements of expenses so that declining trends in the profits of the banks can be improved

Ramu (2008) made an attempt to analyse the performance of Urban Cooperative Banks in Tamil Nadu for a period of 6 years from 1999-2000 to 2004-05. An attempt was made to find out the break even level of business mix and examine the productivity of sample banks. It was found that loans and deposits are single largest portfolio of banks and the sample banks are earning profit since their inception. It was found that the sample banks were able to mobilize high amount of deposits, achieving more business than the break even level of business and maintain the level of productivity, so they are able to survive in the globalised economy. It was suggested that to reduce the level of break even point, the banks should increase their interest income and non-interest income and reduce their interest and non-interest expenditure. There is also a need to train the executives

of Urban Cooperative Banks

Raghav Gaiha and Arul Nandhi (2007)in thereMicr finance,self-help Groups and empowerment assesses the benefits of microfinance through self-help groups, based on a specially designed survey in selected villages in Pune district. While the benefits in terms of higher income, consumption, and savings matter for the poor, the focus here is broader. An attempt was made to assess some key dimensions of women□s empowerment – defined broadly as expansion of freedom of choice and action to shape their own lives. While targeting of microfinance through SHGs was unsatisfactory in terms of an income criterion but it was better in terms of other indicators of 77 deprivation such as low caste, landlessness and illiteracy. However, what is, noteworthy is that the loans were used largely for health and education of children and for production-related expenses especially by the disadvantaged. Using different methods and data sources,various dimensions of empowerment were confirmed. Some of the mechanisms involved in it were identified and assessed. Not only do SHGs benefit from the presence of networks, but also contribute to trust, reciprocity and associational capital through strengthening o f local institutions and domestic violence got reduced.

4.OBJECTIVES

1 To know the level of social and economic empowerment of women members and clients in the bank.

2 To analyse the functioning of bank in empowering women.

3. To understand the extent of awareness and development of women members in the bank.

4 To offer suggestions for the efficient functioning of urban women cooperative bank resulting in women empowerment.

5 To analyse the problems and challenges associated with urban cooperative bank in India.

6 To critically examine the importance of micro credit in bringing positive change in the women's life.

7 To provide a rational for suggesting the accessibility of micro credit to reduce the poor socio-economic status

5.NOTEWORTHY CONTRIBUTION

Ayesha Jahanian and Nosheen nawaaz i(2012)in ‘women empowerment through micro credit” reveals that the greater the amount of microcredit given to the women, the greater will be the resultant empowerment she will experience as a consequence of microcredit use. The results of the research indicate a positive relationship of microcredit and women empowerment. The research results can therefore find their scope for being used as a useful piece of Information for basing decisions related to making microcredit available to poor segments of the world and thus achieve the targets of human development or profit generation or both. International banks may take this research for benchmarking purpose as HSBS (UK) is successfully targeting the women empowerment in India as per the results of this study.At national level, the research may induce the government to develop policies for setting up more institutions for making microcredit available to the poor. It also provides base to the domestic market.

Jothi (2010) opined that SHG plays a pivotal role in improving the both social and economic lives of the members, bring them more respect both domestically and socially. The sample respondents after joining SHGs have become very active by becoming full employed in varied activities and thereby earning more. He concluded that the self-help groups contribute substantially in pushing the condition of the female population up and through that chip in poverty eradication as well.

Tanomyee Banerjee (2009) in his study found that women income have been increased after joining SHGs. This resulted in increase in food as well as non-food expenditure and also resulted in increased monthly savings.

6.PROPOSED METHODOLOGY

As the research design is the plan, structure and strategy of investigation of answering the research questions and it is the overall plan or blue print of the researcher . This chapter will deals with the Objectives of the Study, Hypothesis, Research Design, Area of Study, Selection of sample frame and size, Collection of data and Limitations of the study.

COLLECTION OF DATA

Primary and Secondary Data:

Primary data are those which are collected for the first time and are always given in the form of raw materials and originals in character. These types of data need the application of statistics methods for the purpose of analysis and interpretation. While secondary data are those which have already been collected by someone and have gone thought the statistical machines. They are usually refined of the raw materials .when statistical methods are applied on primary their shape and become secondary data.Methods of Collection of Primary Data:The primary data are collected by the following methods.

1. Direct personal investigation.

2. indirect personal investigation

3. Investigation thought questionnaire..

The secondary data are those which have already been collected by someone other than the investigator himself, and as such the problems associated with the original collection of data do not arise here. The secondary data can be collected directly either form published or unpublished sources. The following are the sources of published at from which secondary data can be collected.

. 1. Official publications, i.e. the publication of the central statistical office, Ministry of Finance , Ministry of Food, Agriculture, Industry, etc… the provincial statistical Bureau, etc.

2. Semi-Official publications , etc., the publication issued by the state Bank Railway Board , Board of Economic Enquiry , District councils, Municipalities, Central Cotton Committee, etc

3. Publication of trade-association, chambers of commerce, co-operative societies, and unions

4. Research publication, submitted by research workers, economists, University bureaus,and other institutions.

5. Technical or trade journals.

Sources of Unpublished Data: The secondary data are also available from the unpublished data.

. **The study will seek to examine the role of Financial Institutions(women cooperative bank) for Empowerment of Women in chhattisgarh.**

The study will constitutes phase one and is an environmental scans. In order to get an overview of the nature of programs and activities that are undertaken as women's empowerment schemes and program, it was decided to

1.analysed the literature taken from the net.

2. collect secondary data, wherever possible, of published and unpublished reports/research studies on chhattisgarh brought out by the state, NGOs as well as by research institutions or whatever documentation available at the state level

3. undertake field data collection in four cities of chhattisgarh by visiting branches of bank,government departments and administering an interview schedule to understand the nature of programs, activities undertaken, of challenges faced, and of the changes that are now taking place in women's lives due to the program interventions .An attempt is made below to collate the information that has been collected from these various sources. Since the focus of the environmental scan was to collect qualitative data, the analysis attempts to provide broad contours of

the nature of women's empowerment schemes, their content, the kinds of training programs that are organized, as well as the impact of such programs on women's lives.

The methodology adopted for the study is as follows.

- Develop research framework and identify data source.
- Review and collate existing data to support the indicators.
- Interpret data, analyse and document formation.

Sample and sources of secondary Data

For the purpose of the study, four mahila urban cooperative banks will be taken. the main source of secondary data will be the published annual report of these urban mahila cooperative banks. And sample and sources of Primary Data

a- Beneficiaries- One of the objectives of the study will be to assess the view point of customers regarding the working of urban women cooperative banks in chhattisgarh, for this a sample of 100 customers in all with 25 customers each from four banks will be selected.

And for this , the method of judgment and convenience sampling will be considered. While selecting the beneficiaries belonging to different occupations castes, age groups, income groups, education levels are included.

b- Bank employees. -The primary data will be collected with the help of questionnaire ,. to assess the view point of women client.

7.EXPECTED OUTCOME OF THE PROPOSED WORK

(HYPOTHESIS)

1 **.Sahari Mahila Sahkari movement in Chhattisgarh has played a significiant role in changing the socio-economic status of the women.**

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2. Micro loan market is increasing exponentially in Chhattisgarh.

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3.Sahari Mahila Sahkari banks immensely contributes in socio-economic development of the women through its various schemes.

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4. Mahila sahkari Banks are successfully catering to micro credit requirements of economically disadvantaged group(especially women)

5.There should be more such branches of Sahari Mahila Sahkari Bank in Chhattisgarh..

(Chapterization of the proposed work)

CHAPTER I

INTRODUCTION:

1.1.Sahkari;The Concepts &Bankings Principles.

1.2.sahkari;A Global Perpective.

1.3.Sahkari Movement in India.

1.4Features of Sahkari Banks

1.5The Structure of Sahkari System in India..

1.6 Sahkari in Movement in India

CHAPTER 2

RESEARCH METHODOLOGY

2.1 Need for the study

2.2 Objectives of the study

2.3 Scope of the study

2.4 Samples and Sources of primary & Secondary data.

2.5Limitations

CHAPTER 3
GROWTH AND REGULATORY FRAME WORK GOVERNING THE SAHARI MAHILA SAHKARI BANK IN CHHATTISGARH

3.1 Growth of sahkari movement during pre-independence period

3.2 Growth of of sahkari movement during post-independence period

3.3 Regulation and control OF SMSB in India

CHAPTER 4
OPERATIONAL PERFORMANCE OF SAHARI MAHILA SAHKARI BANKS IN CHHATISGARH

4.1 Branch Expansion of SMSB
4.2Deposit Mobilization of SMSB
4.3Volume of business of SMSB in Chhattisgarh
4.4Funds of SMSB in Chhattisgarh
4.5 Human Resourses (Manpower) of SMSB in Chhattisgarh

CHAPTER 5
FINANCIAL ANALYSIS OF SAHARI MAHILA SAHKARI BANKS IN CHHATISGARH

5.1 ANALYSIS O f Financial Statement

5.2 RATIO ANALYSIS

CHAPTER 6

PERCEPTION OF BENEFICIARIES AND BANK EMPLOYEES OF SMSB

6.1 Analysis of Beneficiaries.
6.2Socio-Economic profile of respondents
6.3Opinion of respondent about the various aspects of the Banks
6.4Analysis of Bank Employees
6.5Profile of respondents bank employees
6.6Opinion of Bank Employees with regard to various aspects of banks.

CHAPTER 7

LINKAGE OF THE COMPONENTS OF SAHARI MAHILA SAHKARI BANK AND ECONOMIC EMPOWERMENT OF WOMEN:

7.1 Micro finance

7.2Economic Empowerment of Women

7.3 Various Schemes of Banks

7.4Analysis of Schemes.

CHAPTER 8

ANALYSIS AND DISCUSSION:

8.1.Data Analysis and Interpretation.

8.2.Results of the analysis and discussion.

CHAPTER 9

FINDINGS AND CONCLUSION:

9.1 .Summary

9. 2. Conclusions

9.3 Suggestions

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9. LIST OF RESEARCH PAPER PUBLISHED.

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1.Research article:Role of communication in corporate

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